

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor: New Rez LLC dba
Shellpoint as Servicer for DLJ Mortgage Capital,
Inc.

In Re:

William H Frazier

Debtor

Kimberly Frazier

Co-Debtor



Order Filed on March 14, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 22-18863 MBK

Hearing Date: 2/14/2024 @ 9:00 a.m.

Judge: Michael B. Kaplan

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: March 14, 2024

A handwritten signature in black ink, reading "Michael B. Kaplan".

Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: William H Frazier & Kimberly Frazier

Case No: 22-18863 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, New Rez LLC dba Shellpoint as Servicer for DLJ Mortgage Capital, Inc., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 1 Woodcrest Drive, Mount Holly, NJ, 08060, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John Zimnis, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of February 26, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2023 through February 2024 for a total post-petition default of \$6,544.12 (4 @ \$2,035.17 less suspense \$1,596.56); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtors shall make an immediate payment of \$4,070.34; and

It is further **ORDERED, ADJUDGED and DECREED** that the remaining balance of the arrears in the amount of \$2,473.78 will be paid over six months by Debtor remitting \$412.30 per month for five months and \$412.28 for one month, which additional payments shall begin on March 1, 2024 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume March 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$400.00 for attorneys' fees and \$199.00 for filing fees, totaling \$599.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

In re:
William H Frazier
Debtor

Case No. 22-18863-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 14, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2024:

Recip ID	Recipient Name and Address
db	+ William H Frazier, 1 Woodcrest Drive, Mount Holly, NJ 08060-4302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor DLJ MORTGAGE CAPITAL INC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor New Rez LLC dba Shellpoint as Servicer for DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John Zimnis	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 14, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor William H Frazier njbankruptcylaw@aol.com.

Mark A. Roney

on behalf of Creditor Investors Bank a division of Citizens Bank, N.A. mroney@hillwallack.com,
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Regina Cohen

on behalf of Creditor Carvana LLC rcohen@lavin-law.com, mmalone@lavin-law.com

Sindi Mncina

on behalf of Creditor NewRez LLC dba Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10